State of Idaho

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NEWS RELEASE

FOR IMMEDIATE RELEASE

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Insurance Department Outlines Latest Health Care Provisions

Consumer alert explains changes effective on policies renewing after September 23, 2010

BOISE ID (September 22, 2010) – The Idaho Department of Insurance has issued a Consumer Alert outlining the health care reform provisions that are set to go into effect this month. The information is available on the Department's website, www.doi.idaho.gov.

Department Director Bill Deal encourages Idahoans to review the document. "Changes beginning September 23 include expanded coverage and consumer protections. Be sure you are aware of the changes that have a direct impact on your current health insurance policy."

The latest round of coverage changes will affect annual and lifetime benefit limits, preventive health care services, adult dependent coverage and preexisting condition exclusions.

Consumer protection changes relate to consumers' choice of primary care providers and preapproval for emergency care.

Many of the provisions refer to "grandfathered plans." These are health plans that an individual or group was enrolled in prior to March 23, 2010. Grandfathered plans are exempt from most changes; exceptions are outlined in the Department's Consumer Alert.

Consumers can contact the Department with questions about these changes or other insurance-related issues by calling 334-4250 in Boise, 800-721-3272 toll-free statewide, or visiting the website.

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